

# Automatic Payroll Deduction Program



## The APD Program allows you to:

- Review participating vendor product and service information at your worksite on non-work time.
- Select optional insurance coverage not provided by the State under your current employee benefit package.
- Pay for optional insurance benefits through payroll deduction from your after tax take home pay.

The State of Iowa does not endorse or sponsor any vendor, or the products and services they provide, it does allow the premiums for insurance policies, not offered by the State of Iowa, to be paid through payroll deduction as a post tax deduction. Payroll deduction is a simple and easy way to pay your insurance premiums. Any resulting coverage an employee may decide to purchase will be based on a contract between the employee and the participating APD vendor. The State as the employer is not part of the insurance relationship. Any questions or issues that may arise with regard to a chosen policy should be directed to the participating APD vendor. A vendor can participate by meeting the requirements of the APD program but not be offered as a payroll deduction option if enrollment does not meet the mandated threshold. Current participating vendors are listed below. **Only those highlighted in yellow are offered as a payroll deduction option at this time.**

	Allstate	New York Life	Colonial	AFLAC	Allied
<b>Agent</b>	Betty Bebout	Steve Jones	Richard Ginther	Kathryn Hempel	Daryl Johnson
<b>Phone</b>	(888) 584-8322	(515) 453-1310	(515) 277-1020	(515) 988-8213	(800) 982-0756
<b>FAX</b>	(515) 225-8030	(515) 453-1490	(515) 274-5348	(515) 978-4636	(800) 548-8289
<b>E-mail</b>	<a href="mailto:Bettybebout@allstate.com">Bettybebout@allstate.com</a>	<a href="mailto:stevencjones@ft.newyorklife.com">stevencjones@ft.newyorklife.com</a>	<a href="mailto:rjgint@msn.com">rjgint@msn.com</a>	<a href="mailto:Kathryn_hempel@us.aflac.com">Kathryn_hempel@us.aflac.com</a>	<a href="mailto:daryljohnson@bmjinsurance.com">daryljohnson@bmjinsurance.com</a>
<b>Mailing Address</b>	3636 Westown Parkway Suite 204 West Des Moines, IA 50266	4900 University Ave. West Des Moines, IA 50266	4220 Lincoln Ave. Des Moines, IA 50310	3122 149th St. Urbandale, IA 50323	701 5th Ave Des Moines, IA 50391-2000
<b>Coverage Provided</b>	<ul style="list-style-type: none"> <li>• Auto Insurance</li> <li>• Homeowners/Renters Insurance</li> <li>• Heart/Stroke Protection</li> <li>• Whole Life Insurance</li> <li>• Universal Life Insurance</li> <li>• Long-Term Care Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Simplified Issue Whole Life Insurance</li> <li>• Simplified Issue Universal Life Insurance</li> <li>• Long-Term Care Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Accident Insurance</li> <li>• Short-Term Disability Insurance</li> <li>• Long -Term Care Insurance</li> <li>• Cancer Coverage Insurance</li> <li>• Critical Illness Insurance</li> <li>• Whole Life Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Cancer Protection</li> <li>• Personal Recovery Protection</li> <li>• Short-Term Disability</li> <li>• Personal Sickness Protection</li> <li>• Intensive Care Protection</li> <li>• Personal Accident Protection</li> </ul>	<ul style="list-style-type: none"> <li>• Auto Insurance</li> <li>• Homeowners/Renters Insurance</li> <li>• Personal Umbrella Insurance</li> <li>• Boat Owner's Insurance</li> <li>• Recreational Vehicle Insurance</li> </ul>

More participating vendors are listed on the following page.

	<b>ARAG</b>	<b>Central Financial Group</b>	<b>Two Rivers Insurance</b>	<b>Holmes Murphy</b>	<b>Platinum Services, Inc. (Guarantee Trust Life)</b>
<b>Agent</b>	Tennille Mead	Jason Freese	Craig Fenton	Jim Krage	Desiree' Gremmel
<b>Phone</b>	(800) 888-4184 x264	(800) 728-3829	(800)-728-9620 - ext. 8407	(515) 314-4111	800-765-1454
<b>FAX</b>	(515) 246-8710	(515) 457-1222	(319) 758-8507	(515) 221-8889	(563) 557-9180
<b>E-mail</b>	<a href="mailto:Tennille.Mead@ARAGgroup.com">Tennille.Mead@ARAGgroup.com</a>	<a href="mailto:jfreese@centralfinancial.com">jfreese@centralfinancial.com</a>	<a href="mailto:cfenton@ebs-tpa.com">cfenton@ebs-tpa.com</a>	<a href="mailto:jkrage2000@aol.com">jkrage2000@aol.com</a>	<a href="mailto:dgremmel@pltnm.com">dgremmel@pltnm.com</a>
<b>Mailing Address</b>	400 Locust Street, Suite 480 Des Moines, IA 50309	5959 Village View Dr. , Suite 200 West Des Moines, IA 50266	214 N Main Street Burlington, IA 52601	3001 Westtown Parkway West Des Moines, IA 50266	137 Main Street, Suite 400 Dubuque, IA 52001
<b>Coverage Provided</b>	<ul style="list-style-type: none"> <li>• Legal Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Long-Term Care Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Avesis Vision Plan</li> <li>• Eye Med Vision Plan</li> <li>• Long-Term Care Ins.</li> </ul> <p>Visit Website: <a href="http://www.benefitowa.com">www.benefitowa.com</a></p>	<ul style="list-style-type: none"> <li>• Long-Term Care Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Cancer, Heart &amp; Stroke Coverage</li> <li>• Long-Term Care Insurance</li> </ul>

	<b>National Teachers Associates Life Insurance Company</b>	<b>Conseco</b>	<b>Liberty Mutual</b>	<b>EMC National Life Company</b>	<b>MassMutual Financial Services</b>
<b>Agent</b>	Jim Cothron	Amorette Burch	Michael Craig	Brent (BJ) Spyksma	Tony Eastman
<b>Phone</b>	(800) 825-5682	(866) 364-6421	(630) 577-0250 x208	(515) 419-2745	(515) 457-3338
<b>FAX</b>	(972) 532-2180	(866) 741-2566	(630) 505-1721	(563) 652-9736	(515) 223-6560
<b>E-mail</b>	<a href="mailto:support@ntalife.com">support@ntalife.com</a>	<a href="mailto:cbs@etex.net">cbs@etex.net</a>	<a href="mailto:Michael.Craig@LibertyMutual.com">Michael.Craig@LibertyMutual.com</a>	<a href="mailto:bspyksma@mac.com">bspyksma@mac.com</a>	<a href="mailto:teastman@finsvcs.com">teastman@finsvcs.com</a>
<b>Mailing Address</b>	P.O. Box 802207 Dallas, Texas 75380-2207	928 Burro Road Gilmer, TX 75644	1811 Centre Point Circle, Naperville, IL 60563	14321 Delwood Drive Urbandale, IA 50323	1415 28 <sup>th</sup> Street, Suite 350 West Des Moines, IA 50266
<b>Coverage Provided</b>	<ul style="list-style-type: none"> <li>• Accident Insurance</li> <li>• Cancer Insurance</li> <li>• Heart Attack, Heart Disease and Stroke Insurance</li> <li>• Disability Income Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Cancer Insurance</li> <li>• Heart &amp; Stroke Insurance</li> <li>• Accidental Injury</li> <li>• Universal Life Insurance</li> <li>• Short-Term Disability</li> <li>• Critical Illness Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Auto Insurance</li> <li>• Homeowners Insurance</li> <li>• Renters Insurance</li> <li>• Condo Insurance</li> <li>• Umbrella Coverage</li> <li>• Fire Protection</li> </ul>	<ul style="list-style-type: none"> <li>• Whole Life Insurance</li> <li>• Critical Illness Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Individual Disability Income</li> <li>• RetireGuard – Retirement Contribution Protection</li> <li>• Long-Term Care Insurance</li> <li>• Individual Life Insurance</li> </ul>

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**Central United Life**

<b>Agent</b>	Julie Devine
<b>Phone</b>	(641) 357-1314
<b>FAX</b>	(641) 357-6201
<b>E-mail</b>	<a href="mailto:jdevine@netins.net">jdevine@netins.net</a>
<b>Mailing Address</b>	1502 North 23rd street Clear Lake, IA 50428
<b>Coverage Provided</b>	<ul style="list-style-type: none"><li>• Accident Insurance</li><li>• Cancer Care Plus</li></ul>

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Updated: October 28, 2010